

In re:  
Ana M. Ilaraza  
Debtor

Case No. 20-14164-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Feb 19, 2021

Form ID: 318

Total Noticed: 29

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2021:**

Recip ID	Recipient Name and Address
db	+ Ana M. Ilaraza, 3502 Montrose Ave., Reading, PA 19605-1905
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14552673	+ Ccs/first National Ban, 500 East 60th St North, Sioux Falls, SD 57104-0478
14552679	+ Comenitycapital/burlin, Po Box 182120, Columbus, OH 43218-2120
14552683	Direct TV, PO Box 5014, Canton, CT 06019-7000
14552688	Lvnn Funding, C/o Resurgent Capital Services, Greenville, SC 29602
14552690	+ Mariner Finance, 191b Jonesboro Rd., Mc Donough, GA 30253-3794
14552691	Select Portfolio Services, PO Box 852750, Salt Lake City, UT 84165
14552693	+ Table Rock, P.O. Box 532, Meridian, ID 83680-0532

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Feb 20 2021 04:23:00	LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	EDI: PENNDEPTREV	Feb 20 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 20 2021 03:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 20 2021 03:34:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14552671	+ EDI: CAPITALONE.COM	Feb 20 2021 04:23:00	Capital One Bank USA N, Po Box 30281, Salt Lake City, UT 84130-0281
14552674	+ EDI: WFNNB.COM	Feb 20 2021 04:23:00	Comenity Bank/ashstwrt, Po Box 182789, Columbus, OH 43218-2789
14552675	+ EDI: WFNNB.COM	Feb 20 2021 04:23:00	Comenity Bank/torrid, Po Box 182789, Columbus, OH 43218-2789
14552676	+ EDI: WFNNB.COM	Feb 20 2021 04:23:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
14552677	+ EDI: WFNNB.COM	Feb 20 2021 04:23:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14552678	+ EDI: WFNNB.COM	Feb 20 2021 04:23:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
14552680	+ EDI: WFNNB.COM		

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14552689	EDI: CITICORP.COM	Feb 20 2021 04:23:00	Comenitycb/forever21, Po Box 182120, Columbus, OH 43218-2120
14552681	+ EDI: NAVIENTFKASMDOE.COM	Feb 20 2021 04:23:00	Macy's/dsnb, Po Box 8218, Mason, OH 45040
14552684	+ EDI: ESSL.COM	Feb 20 2021 04:23:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14552685	+ EDI: NAVIENTFKASMDOE.COM	Feb 20 2021 04:23:00	Dish Network, 9601 S. Meridian Blvd, Englewood, CO 80112-5905
14552687	+ Email/Text: PBNCNotifications@perituservices.com	Feb 20 2021 03:33:00	Dpt Ed/navi, Po Box 9635, Wilkes Barre, PA 18773-9635
14552694	+ EDI: WTRRNBNK.COM	Feb 20 2021 04:23:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
			Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14552692		Syncb/walmart
14552672	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14552682	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14552686	*+	Dpt Ed/navi, Po Box 9635, Wilkes Barre, PA 18773-9635

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2021 at the address(es) listed below:

Name	Email Address
BRENNA HOPE MENDELSON	on behalf of Debtor Ana M. Ilarraza tobykmendelsohn@comcast.net
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ	on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 U.S. Bank National Association, as Indenture Trustee bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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**Information to identify the case:**

Debtor 1	Ana M. llaraza	Social Security number or ITIN xxx-xx-5613
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 20-14164-pmm		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ana M. llaraza

2/18/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**